

**UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF OKLAHOMA**

MAIA HUTSON)	JURY TRIAL DEMANDED
Plaintiff,)	
)	
v.)	Case No. CIV-21-924-F
)	
MEDICREDIT, INC.,)	
Defendant.)	
)	
)	

COMPLAINT AND DEMAND FOR JURY TRIAL

I. INTRODUCTION

1. This is an action for actual and statutory damages brought by Plaintiff, an individual consumer, against Defendant for violations of the Fair Debt Collection Practices Act, 15 U.S.C § 1692 *et seq.* (hereinafter “FDCPA”), which prohibits debt collectors from engaging in abusive, deceptive, and unfair collection practices.

II. JURISDICTION AND VENUE

2. Jurisdiction of this court arises under 15 U.S.C § 1692k(d) and 28 U.S.C 1331. Venue in this District is proper in that the Defendant transacts business in Oklahoma City, Oklahoma County, Oklahoma, and the conduct complained of occurred in Oklahoma City, Oklahoma County, Oklahoma.

III. PARTIES

3. Plaintiff is a natural person residing in Oklahoma City, Oklahoma County, Oklahoma. Plaintiff is a consumer as defined by the Fair Debt Collection Practices Act, 15 U.S.C. §1692a(3).
4. Upon information and belief, Defendant is a Missouri corporation with its principal place of business located at 111 Corporate Office Dr. Ste. 200, Earth City, MO 63045 and its registered agent for service of process as follows: The Corporation Company, 1833 S. Morgan Rd, Oklahoma City, OK 73128.
5. Defendant is engaged in the collection of debt from consumers using the mail and telephone. Defendant regularly attempts to collect consumer debts alleged to be due to another.

IV. FACTS OF THE COMPLAINT

6. Defendant is a “debt collector” as defined by the FDCPA, 15 U.S.C § 1692a(6).
7. On or about November 13, 2020, Plaintiff reviewed her credit report on “credit karma.”
8. On the report, Plaintiff observed a trade line from Defendant.
9. Defendant furnished a trade line of \$69,999, allegedly owed to Rocky Mountain Holdings LLC.
10. Also on November 13, 2020, Plaintiff made a dispute via telephone, however on September 17, 2021 Plaintiff re-checked her credit reports and Defendant failed to communicate that the debt was disputed.

11. Defendant's publishing of such inaccurate and incomplete information has severely damaged the personal and credit reputation of Plaintiff by lowering her FICO scores causing her to be denied credit or granted credit with a much higher interest rate, and has caused severe humiliation, emotional distress and mental anguish.

**V. FIRST CLAIM FOR RELIEF
15 U.S.C. §1692e(8)**

12. Plaintiff re-alleges and reincorporates all previous paragraphs as if fully set out herein.
13. Defendant's violations include, but are not limited to, the following:
Defendant violated 15 U.S.C § 1692e(8) of the FDCPA by failing to disclose to the consumer reporting agencies that alleged debt was in dispute by Plaintiff.
14. As a result of the above violations of the FDCPA, the Defendant is liable to Plaintiff for actual damages, statutory damages and costs.

VI. JURY DEMAND AND PRAYER FOR RELIEF

WHEREFORE, Plaintiff respectfully demands a jury trial and requests that judgment be entered in favor of Plaintiff and against Defendant for:

- A. Judgment for the violations occurred for violating the FDCPA;
- B. Actual damages pursuant to 15 U.S.C § 1692k(1)(2);
- C. Statutory damages pursuant to 15 U.S.C § 1692k(2);
- D. Cost and reasonable attorney's fees pursuant to 15 U.S.C § 1692k(3);
- E. For such other and further relief as the Court may deem just and proper.

Respectfully submitted:

Dated: September 20, 2021

By: s/ Tiffany Hill

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